

<i>SERFF Tracking Number:</i>	<i>AMRP-127317070</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>World Insurance Company</i>	<i>State Tracking Number:</i>	<i>50071</i>
<i>Company Tracking Number:</i>	<i>AR-WIPRESTDMS-2012</i>		
<i>TOI:</i>	<i>MS021 Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS021.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>World MS - PreStd</i>		
<i>Project Name/Number:</i>	<i>1/1/2012 Rate Adjustment/AR-WIPRESTDMS-2012</i>		

## Filing at a Glance

Company: World Insurance Company

Product Name: World MS - PreStd

TOI: MS021 Individual Medicare Supplement - Pre-Standardized

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized

Filing Type: Rate

SERFF Tr Num: AMRP-127317070 State: Arkansas

SERFF Status: Closed- Disapproved  
State Tr Num: 50071

Co Tr Num: AR-WIPRESTDMS-2012  
State Status: Disapproved-Closed

Authors: Susan Dop, Deb Strahl  
Reviewer(s): Stephanie Fowler

Date Submitted: 10/19/2011  
Disposition Date: 10/21/2011

Disposition Status: Disapproved

Implementation Date Requested: 01/01/2012

State Filing Description:

## General Information

Project Name: 1/1/2012 Rate Adjustment

Project Number: AR-WIPRESTDMS-2012

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 5.6%

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 10/21/2011

State Status Changed: 10/21/2011

Created By: Susan Dop

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Susan Dop

Filing Description:

Rate Filing for Individual Pre-Standardized Medicare Supplement Forms

## Company and Contact

### Filing Contact Information

Susan Dop,

601 6th Ave.

Des Moines, IA 50309

susan.dop@americanenterprise.com

515-245-2034 [Phone]

### Filing Company Information

<i>SERFF Tracking Number:</i>	<i>AMRP-127317070</i>	<i>State:</i>	<i>Arkansas</i>
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World Insurance Company	CoCode: 70629	State of Domicile: Nebraska
11808 Grant Street	Group Code: 3527	Company Type: Life and Health
Omaha, NE 68103-8000	Group Name: American Enterprise	State ID Number:
(402) 496-8289 ext. [Phone]	FEIN Number: 47-0339860	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
World Insurance Company	\$50.00	10/19/2011	52992434

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Company Tracking Number: AR-WIPRESTDMS-2012  
TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-  
Standardized Standardized  
Product Name: World MS - PreStd  
Project Name/Number: 1/1/2012 Rate Adjustment/AR-WIPRESTDMS-2012

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	10/21/2011	10/21/2011

SERFF Tracking Number:	AMRP-127317070	State:	Arkansas
Filing Company:	World Insurance Company	State Tracking Number:	50071
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TOI:	MS021 Individual Medicare Supplement - Pre-Standardized	Sub-TOI:	MS021.000 Medicare Supplement - Pre-Standardized
Product Name:	World MS - PreStd		
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## Disposition

Disposition Date: 10/21/2011

Implementation Date:

Status: Disapproved

Comment: It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively poor state and most of the seniors who would be affected by your proposed rate increase live on a fixed income. Therefore, given the fact that this block of business is not credible, we cannot approve this rate increase at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
World Insurance Company	5.600%	5.600%	\$392	2	\$7,011	7.000%	0.000%

<i>SERFF Tracking Number:</i>	<i>AMRP-127317070</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>AR-WIPRESTDMS-2012</i>		
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<i>Project Name/Number:</i>	<i>1/1/2012 Rate Adjustment/AR-WIPRESTDMS-2012</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	AR Rates	Disapproved	No
Rate	AR Rates	Disapproved	No

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Company Tracking Number:	AR-WIPRESTDMS-2012		
TOI:	MS021 Individual Medicare Supplement - Pre-Standardized	Sub-TOI:	MS021.000 Medicare Supplement - Pre-Standardized
Product Name:	World MS - PreStd		
Project Name/Number:	1/1/2012 Rate Adjustment/AR-WIPRESTDMS-2012		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	6.000%
<b>Effective Date of Last Rate Revision:</b>	01/01/2011
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
World Insurance Company	5.600%	5.600%	\$392	2	\$7,011	7.000%	0.000%

SERFF Tracking Number: AMRP-127317070 State: Arkansas

Filing Company: World Insurance Company State Tracking Number: 50071

Company Tracking Number: AR-WIPRESTDMS-2012

TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized

Product Name: World MS - PreStd

Project Name/Number: 1/1/2012 Rate Adjustment/AR-WIPRESTDMS-2012

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Disapprove AR Rates d 10/21/2011		A2485, 1090, HIP02, E840A	Revised	Previous State Filing Number:  Percent Rate Change Request:	AMRP- 00 AR- 1268716 WIPRESTDMS- 88 Rates-2012.pdf  7.000
Disapprove AR Rates d 10/21/2011		GR 838-500	Other	Previous State Filing Number:  Rate Action Other Explanation:	AMRP- 1268716 88 0

World Insurance Company  
Policy Form: GR 838-500  
Rates

Current(2010) Annual Premium Rates

Issue Age	Agri Trust
All	\$ 3,061.88

Mode:	Annual	Semi-Annual	Quarterly	Monthly
Modal Factor:	1.000	0.500	0.250	0.083



# World Insurance Company

## Medicare Supplement

### World Policy Form A2400

#### Current (2011) Annual Premium Rates

#### Arkansas

##### SMOKER RATES

AGE AT ISSUE	POLICY FORM A2400	RIDER FORM R2400
65+	2,917.19	878.77

AGE AT ISSUE	POLICY FORM A2480	RIDER FORM R2480	RIDER FORM R2481
65-69	11,082.57	2,726.67	908.95
70-74	11,082.57	2,726.67	908.95
75-79	11,082.57	2,726.67	908.95
80-84	11,082.57	2,726.67	908.95
85+	11,082.57	2,726.67	908.95

AGE AT ISSUE	POLICY FORM A2485	RIDER FORM R2486	RIDER FORM R2487
65-69	10,205.97	3,447.86	1,622.34
70-74	10,205.97	3,447.86	1,622.34
75-79	10,205.97	3,447.86	1,622.34
80-84	10,205.97	3,447.86	1,622.34
85+	10,205.97	3,447.86	1,622.34

##### NONSMOKER RATES

AGE AT ISSUE	POLICY FORM A2400	RIDER FORM R2400
65+	2,917.19	878.77

AGE AT ISSUE	POLICY FORM A2480	RIDER FORM R2480	RIDER FORM R2481
65-69	10,528.42	2,590.32	863.50
70-74	10,528.42	2,590.32	863.50
75-79	10,528.42	2,590.32	863.50
80-84	10,528.42	2,590.32	863.50
85+	10,528.42	2,590.32	863.50

AGE AT ISSUE	POLICY FORM A2485	RIDER FORM R2486	RIDER FORM R2487
65-69	9,185.35	3,103.06	1,460.10
70-74	9,185.35	3,103.06	1,460.10
75-79	9,185.35	3,103.06	1,460.10
80-84	9,185.35	3,103.06	1,460.10
85+	9,185.35	3,103.06	1,460.10

#### Modal Premiums:

Semi-Annual - 52% of Annual

Quarterly - 26.5% of Annual

Monthly - 9% of Annual

Check-O-Matic - 1/3 of Quarterly

# World Insurance Company

## Medicare Supplement

Security General Life Form H-187-880 Plan Code 876  
(CH227A)

Current (2011) Annual Premium Rates

Arkansas

Annual Premium Rates (All Issue Ages)	8,931.78
Optional Benefits-Prescription Drugs (All Ages)	219.18

# World Insurance Company

## Medicare Supplement

### Bankers Multiple Line Policy Form 764A

#### Current (2011) Annual Premium Rates

##### Rates 764A

#### Policies Issued on or before February 1977

Age	Rates
00-99	69.43

#### Policies Issued after February 1977 with Rider 59354

Age	Rates
00-69	68.06
70-74	69.64
75-99	75.61

Rate schedule substitution date based on inforce policies as of 3/1/02

To determine the Quarterly, Semi-Annual, and Annual rates,  
multiply the Monthly Rate, as shown above, by:

Quarterly	2.864
Semi Annual	5.618
Annual	10.909

# World Insurance Company

## Medicare Supplement

### World Policy Form A2400

#### Proposed (2012) Annual Premium Rates

#### Arkansas

##### SMOKER RATES

AGE AT ISSUE	POLICY FORM A2400	RIDER FORM R2400
65+	3,121.40	940.29

##### NONSMOKER RATES

AGE AT ISSUE	POLICY FORM A2400	RIDER FORM R2400
65+	3,121.40	940.29

AGE AT ISSUE	POLICY FORM A2480	RIDER FORM R2480	RIDER FORM R2481
65-69	11,858.35	2,917.54	972.57
70-74	11,858.35	2,917.54	972.57
75-79	11,858.35	2,917.54	972.57
80-84	11,858.35	2,917.54	972.57
85+	11,858.35	2,917.54	972.57

AGE AT ISSUE	POLICY FORM A2480	RIDER FORM R2480	RIDER FORM R2481
65-69	11,265.41	2,771.65	923.94
70-74	11,265.41	2,771.65	923.94
75-79	11,265.41	2,771.65	923.94
80-84	11,265.41	2,771.65	923.94
85+	11,265.41	2,771.65	923.94

AGE AT ISSUE	POLICY FORM A2485	RIDER FORM R2486	RIDER FORM R2487
65-69	10,920.39	3,689.21	1,735.90
70-74	10,920.39	3,689.21	1,735.90
75-79	10,920.39	3,689.21	1,735.90
80-84	10,920.39	3,689.21	1,735.90
85+	10,920.39	3,689.21	1,735.90

AGE AT ISSUE	POLICY FORM A2485	RIDER FORM R2486	RIDER FORM R2487
65-69	9,828.33	3,320.28	1,562.30
70-74	9,828.33	3,320.28	1,562.30
75-79	9,828.33	3,320.28	1,562.30
80-84	9,828.33	3,320.28	1,562.30
85+	9,828.33	3,320.28	1,562.30

#### Modal Premiums:

Semi-Annual - 52% of Annual

Quarterly - 26.5% of Annual

Monthly - 9% of Annual

Check-O-Matic - 1/3 of Quarterly

# World Insurance Company

## Medicare Supplement

Security General Life Form H-187-880 Plan Code 876  
(CH227A)

Proposed (2012) Annual Premium Rates

Arkansas

Annual Premium Rates (All Issue Ages)	9,557.00
Optional Benefits-Prescription Drugs (All Ages)	234.53

# World Insurance Company

## Medicare Supplement

### Bankers Multiple Line Policy Form 764A

#### Proposed (2012) Annual Premium Rates

##### Rates 764A

#### Policies Issued on or before February 1977

Age	Rates
00-99	74.29

#### Policies Issued after February 1977 with Rider 59354

Age	Rates
00-69	72.82
70-74	74.52
75-99	80.90

Rate schedule substitution date based on inforce policies as of 3/1/02

To determine the Quarterly, Semi-Annual, and Annual rates,  
multiply the Monthly Rate, as shown above, by:

Quarterly	2.864
Semi Annual	5.618
Annual	10.909